

EXHIBIT

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PHH
MORTGAGE

PHH Mortgage Services
1 Mortgage Way
Mt. Laurel NJ 08054

Tel 800-449-8767
Fax 856-917-8300

02/15/2018

Loan Number: [REDACTED]
31 CALVERT PL
JAMESTOWN, RI 02835

PEGGY A BEER
GARY M BEER
C/O JOHN B. ENNIS
1200 RESERVOIR AVENUE
CRANSTON, RI 02920

DECISION NOTICE

Dear Customer(s):

As your Case Manager I, ALBA PENA remain committed to working with you. Please contact me with any questions that you have regarding your account or the information contained within this letter. My direct contact number is 800-449-8767, extension 84392. If you cannot reach me and do not wish to leave a message, you may press 0 and another Case Manager will assist you.

PLEASE NOTE THE FOLLOWING IMPORTANT COMMUNICATION REGARDING YOUR ACCOUNT.

Thank you for contacting us regarding your mortgage. Based upon the information you provided to us, our review of your financial and other information indicates that although you may have a hardship, you do not qualify for the Homeowners Assistance Programs listed on the Homeowners Assistance Program Evaluation Summary attached to this notice. Your mortgage payment is due for the 11/01/2012 payment.

While we have determined that you do not qualify for a Homeowners Assistance Program, it is important that you carefully review the Homeowners Assistance Program Review Determination Summary, enclosed as page 5, in its entirety to determine other options that may be available to you.

We recognize that this may be disappointing news for you. However, in order to avoid the negative impact to your credit rating resulting from late payments and to avoid foreclosure, it is important that you make your mortgage payment by the scheduled due date.

For questions about your mortgage payment, including the total amount due, please contact us at the number referenced above. Please send your payment in the total amount due to:

PHH Mortgage Services
1 Mortgage Way
Mail Stop SV19
Mount Laurel, NJ 08054

If you have concerns about the evaluation of your mortgage for a Homeowners Assistance Program, then please contact us at the number referenced above.

As always, we value your business and would appreciate your attention to this matter.

Log in to MortgageQuestions.com --- your servicing website connection.



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Homeowners Assistance Program Review

You were evaluated for Homeowners Assistance Programs based on the eligibility requirements of the owner of your mortgage loan. These requirements for determining your eligibility for Homeowners Assistance Programs include determining whether you are experiencing a temporary or permanent financial hardship and a review of your financial circumstances.

Based on our review of your financial circumstances, although you may have a hardship, you are not eligible for the Homeowners Assistance Programs listed on the Homeowners Assistance Program Evaluation Summary attached to this notice. On the Homeowners Assistance Program Evaluation Summary you will find the specific reason(s) for any program ineligibility.

As always, we value your business and would appreciate your attention to this matter.

Sincerely,

ALBA PENA
Case Manager

If you have any questions, please contact our office at the number provided above between the hours of 8:30am - 8:30pm Monday through Thursday and Friday from 8:30am - 5:00pm EST.

Esta carta contiene informacion importante sobre su cuenta y podria requerir su atencion. Si tiene alguna pregunta y desea hablar en espanol con un empleado, sirvase comunicarse con nosotros al 800-449-8767 durante nuestras horas de oficina normales. Nosotros tenemos representantes cuales hablan en Espanol. Estos representantes estan disponibles las horas de la Lunes a Jueves 8:30am a 8:30pm y Viernes de 8:30am a 5:00pm EST.

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Important Messages

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

This is an attempt to collect a debt. Any information obtained will be used for that purpose.

For Borrowers Active In Bankruptcy or Who Have Received a Discharge:

To the extent your original obligation has been discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and/or is notice of the creditor's intent to enforce a lien against the property and does not constitute a demand for payment or an attempt to impose personal liability for such obligation.

HUD Counseling:

For additional assistance, the United States Department of Housing and Urban Development ("HUD"), which is a government agency, sponsors housing counseling agencies throughout the country that can provide you advice on foreclosure alternatives, budgetary issues, and even assistance with understanding this notice. There is no fee for this service. If you would like assistance, you can contact a HUD-approved housing counselor by calling 1-800-569-4287 or you can reach the HOPE Hotline number at 1-888-995-HOPE. You may also visit the HUD website at <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>.

HUD Consejería: Para obtener ayuda adicional, el Departamento de Vivienda y Desarrollo Urbano ("HUD") de Estados Unidos, que es una agencia del gobierno, patrocina agencias de asesoría de vivienda en todo el país que le puede proporcionar asesoramiento sobre las alternativas de ejecución hipotecaria, las cuestiones presupuestarias, e incluso la asistencia con la comprensión de este aviso. No hay que pagar por este servicio. Si desea ayuda, puede ponerse en contacto con un asesor de vivienda aprobado por HUD llamando al 1-800-569-4287 o puede llegar a la Línea Directa de HOPE al 1-888-995-HOPE. También puede visitar el sitio web de HUD en <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>.

Attention Servicemembers and Dependents:

Servicemember on "active duty" or "active service", or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC App. 501-597b) (SCRA). If you are entitled to or have questions as to whether you are entitled to legal protections under the SCRA, please go to www.militaryonesource.com/scra or call 1-800-342-9647 to find out more information. You can also contact us at (877) 387-9031, extension 84392 if you have any questions about your rights under SCRA.

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Requests for Information and Notices of Error, including Qualified Written Requests:

If you wish to request information or assert an error relating to the servicing of your mortgage loan, including any Qualified Written Requests, you must use the address below and include your name, your mortgage loan account number, property address and a statement of either the information you are requesting or the error you believe has occurred:

PHH Mortgage Services
Post Office Box 830
Bowie, MD 20718

Our decision was based in whole or in part on information obtained in a report from the consumer reporting agencies listed below. You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. The reporting agencies played no part in our decision and are unable to supply specific reasons why we have denied credit to you. You also have the right to a free copy of your credit report from the reporting agencies, if you request it no later than 60 days after you receive this notice. In addition, if you find that any information contained in the report you receive is inaccurate or incomplete, you have a right to dispute the matter with the reporting agency.

TransUnion
PO Box 1000
Chester, PA 19022
1-800-888-4213

If you believe the information used to make this determination is inaccurate, please contact us immediately.

For North Carolina Residents:

IF YOU BELIEVE THE LOSS MITIGATION REQUEST HAS BEEN WRONGLY DENIED, YOU MAY FILE A COMPLAINT WITH THE NORTH CAROLINA OFFICE OF THE COMMISSIONER OF BANKS WEBSITE, www.nccob.gov.

For New York Residents:

If you believe the loss mitigation request has been wrongly denied, you may file a complaint with the New York State Department of Financial Services at 1-800-342-3736 or www.dfs.ny.gov.

For Hawaii Residents:

If you believe your loss mitigation option request has been wrongly denied, you may file a complaint with the state division of financial institutions at 1-808-586-2820 or <http://cca.hawaii.gov/dfi/file-a-complaint/>.

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For Texas Residents:

Complaints regarding the servicing of your mortgage should be sent to the Department of Savings and Mortgage Lending, 2601 North Lamar, Suite 201, Austin, TX 78705 or via a toll-free consumer hotline available at 877-276-5550.

A complaint form and instructions may be downloaded and printed from the Department's website located at www.sml.texas.gov or obtained from the department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed, or by email at smlinfo@sml.texas.gov.

NOTICE: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is:

Bureau of Consumer Financial Protection
1700 G Street, NW
Washington, DC 20006

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HOMEOWNERS ASSISTANCE PROGRAM REVIEW DETERMINATION SUMMARY

Mortgage Loan Number: [REDACTED]
Property Address:
31 CALVERT PL
JAMESTOWN, RI 02835

Owner of your Mortgage Loan: MORTGAGE LOAN TRUST JPMMT 2007A2

Program: Private Repayment Plan Determination: DECLINED

Reason for Declination:

Your loan does not qualify for a Homeowners Assistance Program as the Investor of your loan requires demonstration of sufficient income to support a modified payment in addition to your monthly expenses, which your application does not support.

Program: Private Forbearance Plan Determination: DECLINED

Reason for Declination:

The Homeowners Assistance Program that you were participating in required that you be unemployed per the Investor of your loan. As a result of your recent employment you are no longer eligible to continue participating in this program.

Program: Private Loan Modification with Trial Determination: DECLINED

Reason for Declination:

Your loan does not qualify for a Homeowners Assistance Program as the Investor of your loan requires demonstration of sufficient income to support a modified payment in addition to your monthly expenses, which your application does not support.

Program: Deed in Lieu Determination: PRE-QUALIFIED

Reason for Declination:

Your request for a Homeowners Assistance Program has been conditionally approved for a Deed-in-Lieu of Foreclosure. If you contact us within 19 days of the date of this correspondence and indicate your intent to accept this offer to pursue a Deed-in-Lieu of Foreclosure, we will not refer your loan to foreclosure, or if your loan has been referred to foreclosure, we will suspend the next legal action in the foreclosure proceedings. However, if you do not respond within 19 days, or if we are unable to complete the Deed-in-Lieu of Foreclosure process within 60 days of your acceptance, foreclosure proceedings may continue, and a foreclosure sale may occur.

Program: Short Sale Determination: PRE-QUALIFIED

Reason for Declination:

Your request for a Homeowners Assistance Program has been conditionally approved for a short sale. If you contact us within 19 days of the date of this correspondence and indicate your intent to accept this offer, we will defer or suspend foreclosure action on your loan for 45 days from the date of this correspondence while you attempt to sell your home. If you are not able to obtain a purchase offer that is acceptable to us within 45 days of the date of this correspondence, you may continue your short sale effort, but we may commence or continue foreclosure actions. We may review any purchase offer submitted, but only if there is adequate time prior to the foreclosure sale date.

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